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EDWARD EVERETT HALE.

I live for those that love me,

For those that know me true,

For the heaven that smiles above me

And the good that I can do;

For the cause that lacks assistance,

For the wrong that needs resistance,

For the future in the distance,

And the good that I can do!

THESE lines of Gerald Massey might well serve as the creed of the subject of this sketch. Dr. Hale has lived for those that love him. To no man have more of his fellows pledged their troth; none has served his friends with greater generosity than he. He has lived for the heaven that smiles above him. The foremost of the four mottoes, with which his name must ever be identified, is, "Look up and not down." He has steadily looked up, finding celestial inspiration, we may be sure, in so doing. He has lived for the good that he can do. It would be difficult to mention a worthy cause, popular or unpopular, to which he has not lent a hand;

or a wrong, however firmly entrenched, which has not recognized in him an implacable foe. He has lived for the future in the distance—"they that say (and do) such things declare plainly that they seek a country." So it is that the poet's verse is a felicitous expression of Dr. Hale's ruling passions. Looking between Massey's lines you see a striking likeness of the man. He is seventy years old ; or, to use the more accurate phrase of his friend Oliver Wendell Holmes, "seventy years young." The fount which poor Ponce de Leon vainly sought Hale found. It is as true of him at three score and ten as it was of Concord's sage at sixty-five that—the words are Lowell's in discoursing of Emerson—"he has that privilege of the soul which abolishes the calendar and presents him to us always the unwasted contemporary of his own prime." But, though Hale is still so young, so gay, so buoyant, it will be conceded that seventy is not a bad coin of vantage from which to take an observation of a career. When one is seventy, even though the one be Hale, his brethren may state what manner of man he seems to them to be, without being accused of prejudgment.

Edward Everett Hale was born in Boston, April 3, 1822. Where the Parker House now stands was his birthplace. Blood tells—the excellencies as well as the iniquities of the fathers are visited upon the children. Nathan Hale, his father, was the founder of *The Boston Advertiser*, the pioneer railroad man of New England, the rescuer of the south end of his city from marsh and bog, the shrewd financier who skilfully managed the public funds, the head of the commission which secured an adequate water supply ; in short, the efficient promoter of whatever was calculated to make life in Boston worth living. So we may say the son is public-spirited and fore-handed by inheritance. His mother, a sweet and forceful character, was a sister of Edward Everett, whose name he bears. And

then there was his great uncle, Captain Nathan Hale. The captain was as heroic a soul as ever found it sweet to die for one's country. The pathetic story of his consecrated life must ever be an unrivalled incitement to patriotism. Happy a man with such ancestry ; happy the ancestors with such a descendant ! The main facts relating to Dr. Hale's education are these : He began to attend school when he was four years old ; at six he lisped in Latin and the Latin came ; at nine he entered the Boston Latin School which ministered to him for four years ; at thirteen he became Freshman Hale of Harvard ; at seventeen he graduated, in the class of '39, standing next to head. His student life over, he taught for a year or two in the Latin School which had nurtured him, did a good deal of editorial and general work on his father's newspaper, and prepared himself for entrance to the profession to which he had given his heart—the Christian ministry. In 1846, being then in his twenty-fourth year, he accepted a call to a church, then just planted, at Worcester. Already he had begun to be known as a writer and a preacher—he had contributed to *The North American Review* and had supplied a pulpit at Washington during an entire winter. During his pastorate at Worcester, which lasted for ten years, he married Miss Perkins of Hartford, a sister of F. B. Perkins—the author of one of the best of short stories, "The Devil Puzzler"—and a granddaughter of Lyman Beecher. In 1856 he returned to Boston to become the pastor of the South Congregational Church, and he has remained in that office ever since.

These are the conventional landmarks of a life which has been a signal beneficence ; a great good to a great number. The career of Dr. Hale has been three-fold. It has been the career of a Christian minister, of a philanthropist, of a man of letters. But one who undertakes to write about him from these three points of view finds that they keep running

into one another. For the Doctor hardly ever preaches a sermon which does not contain a story; hardly ever tells a story which is not inclusive of at least the heads of a sermon. *The Book Buyer* for March, 1887, printed a list of his writings which I have brought down to date. Here it is:

The Rosary.....	1848	Mrs. Merriam's Scholars.....	1878
Margaret Percival in America. .	1850	The Life in Common... ..	1879
Sketches of Christian History....	1850	The Bible and its Revision.....	1879
Letters on Irish Emigration.....	1852	The Kingdom of God.....	1880
Kansas and Nebraska.....	1854	Crusoe in New York... ..	1880
Ninety Days' Worth of Europe..	1861	Stories of War.....	1880
The Man without a Country, and		June to May.....	1881
Other Tales.....	1868	Stories of the Sea.....	1881
Puritan Politics in England and		Stories of Adventure.....	1881
New England	1869	Stories of Discovery.....	1883
The Ingham Papers.....	1869	Seven Spanish Cities.....	1883
How To Do It.....	1870	Fortunes of Rachel.....	1884
Ten Times One is Ten.....	1870	Christmas in a Palace.....	1884
His Level Best, and Other Stories.	1870	Christmas at Narragansett.....	1885
Daily Bread, and Other Stories..	1870	Stories of Invention.....	1885
Ups and Downs, an Every Day		Easter... ..	1886
Novel.....	1871	Franklin in France.....	1887
Sybaris and Other Homes.....	1871	Life of George Washington.....	1887
Christmas Eve and Christmas day.	1874	Chau'auquan History of the Unit-	
In His Name.....	1874	ed States.....	1887
Workingmen's Homes.....	1874	Mr. Tangier's Vacations.....	1888
A Summer Vacation.....	1874	How They Lived in Hampton... ..	1888
The Good Time Coming, or Our		My Friend the Boss	1888
New Crusade.....	1875	Four and Five.....	1891
One Hundred Years.....	1875	A Popular Life of Christopher	
Philip Nolan's Friends.....	1876	Columbus.....	1891
Gone to Texas, or the Wonderful		Biography of James Freeman	
Adventures of a Pullman.....	1877	Clarke.....	1891
Back to Back.....	1877	Story of Massachusetts	1891
What Career?.....	1878	Sybil Knox, or Home Again....	1892

To this list is to be added the books which he has written with collaborators, those which he has edited, volumes of sermons and occasional addresses and poems and contributions to the newspapers and periodicals. There are eight of these collaborations:

Six of One and Half a Dozen of		A Family Flight through Egypt	
the Other (written with Lucretia		and Syria.....	1882
Hale and others).....	1872	A Family Flight through Spain..	1883
The New Harry and Lucy (written		A Family Flight around Home..	1884
with Lucretia P. Hale).....	1892	A Family Flight through Mexico.	1886
A Family Flight through France		The Story of Spain.....	1886
and Germany.....	1881		

In writing these six books of travel he had Susan Hale for

his partner. The volumes of sermons number a score or more, the name of the occasional addresses, newspaper and magazine articles and other fugitive pieces is legion, while there is a volume of poems which is still in manuscript. Now those who are familiar with these works of Dr. Hale are aware that the novels and tales, the writings by which he is best known, equally with his sermons, were written for a purpose. With him, literature has uniformly been a means to an end, and the end has commonly been a distinctly ethical one. "Art for Art's sake," gets small encouragement from him. He evidently holds that Art for Art's sake is a proposition which is to be objected to for Art's sake as being inartistic, since it lacks breadth. At all events, his literary achievements have had for their aim to make men love God and their neighbors, to make them wiser and lighter hearted. Naturally enough, therefore, his literary style is free from the pedantry which devotion to Art for Art's sake has been known to engender. It is a model of unaffectedness and ease. He writes, as he talks, with unfailing vigor and "go." It is a style which sometimes lacks polish, but never pungency. While bearing the impress of the omnivorous scholar it does not so much suggest familiarity with academic shades as it does with the wide, wide world which includes the academy and a good deal more.

There is not space to go into details touching his writings, the preparation of a tithe of which would have overtaxed the time and energies of the ordinary man. It is only as it is remembered that literature has been to Dr. Hale a secondary pursuit, and that primarily he is a minister of a large church whose services to it and to the churches with which it is affiliated, have been so faithful and efficient that long ago he came to be recognized as the head of his denomination—it is only as this is remembered and the further fact that his labors

in the field of practical philanthropy have been incessant, that one can appreciate the prodigious capacity, industry, and force of this champion workingman.

A few words touching his ministry. At the reception given him by the members of his church and congregation, on his seventieth birthday, the Doctor used this language: "What do we want to say when we stand in the pulpit? What do we want to say when we shake hands with a friend alone? What do we want to say but that love is the whole, love is the whole? There is nothing else but love. There is nothing else to live for, and it is easy to die for." There you have the keynote. Dr. Hale has preached the Gospel of applied love to his people; he has gone in and out among them living it. The result is that his church has been moulded into an organization dominated by aggressive fruit-bearing, love that expresses itself in deeds of beneficence wherever there is most need of them. It has been a church, to quote from his own account of it in one of his sermons, "well organized for its purpose of missionary work and philanthropy; equipped for the duties of hospitality, of worship, of charity, and education."

It remains to speak of Dr. Hale as a philanthropist. Who has been a truer or more helpful lover of mankind than he? All his life he has been a painstaking student of sociology in its broadest sense. On the threshold of his career, at the beginning of his Worcester pastorate, he applied for and was given the office of overseer of the poor. That was in 1846, and it is emphatically true that he has remained an overseer of the poor ever since. He has given much attention to the perplexing problem of alms-giving,—how to afford relief without destroying self-reliance,—and has done not a little to place charity on what might be called a scientific basis. With equal earnestness he has addressed himself to the

labor question. "How They Lived at Hampton,"—which has the striking sub-title, "A study of practical Christianity applied to the manufacture of woollens"—is an incisive discussion of the relations of employers and employees. "My Friend, The Boss," is a contribution to municipal government reform; "The New Crusade," to temperance reform. "A Man Without a Country," aims to transform patriotism from a sluggish virtue to a master passion; "Ten Times One is Ten," to demonstrate the vast and blessed possibilities of influence. Since 1886 he has been editor-in-chief of *Lend a Hand*, a monthly magazine, which has for its purpose to record successful efforts wherever made "for the relief of poverty, the prevention of pauperism, the diminution of crime, the elevation of the Indian races and, in general, the advance of the social order." Only the other day I came across a letter of his written to a Boston newspaper in the interest of a noon-day rest for working women in which he says, "we have been studying the subject for two years so that we do not think we shall make many mistakes." Surely here is a cosmopolitan philanthropist; one who takes all philanthropy for his province.

Such is Edward Everett Hale. He has touched the world at numberless points and every touch has been a blessing. His fellows owe him a debt which they can never repay, for he has been one of the greatest of the benefactors of mankind. Of the manifold achievements of his strenuous and abundant life it may be recorded, "They are all fires and every one doth shine."

WILLIAM H. MCELROY.

POSTAL SAVINGS DEPOSITORIES.

IN the three Annual Reports which I have made during the present administration, I have urged, as one of the most important steps to be taken, in advanced postal progress, and one of the most important in its application to the wants of the masses of our people, the establishment of postal savings depositories.

I have pointed out that there are strong evidences of great public interest upon this subject, shown by letters and arguments presented to the department, and by publications in the newspaper press; that there is a steadily-growing sentiment in favor of the Government providing a safe means for the deposit of small sums by the people; that the Post Office Department is repeatedly urged to act as the guardian of moneys for people residing in sections of the country where there are no savings banks; and that, even in the large cities, depositories under the control of private enterprise do not offer the greatest convenience to the working people and in the majority of cases will not undertake to deal with small sums. I have shown that there are probably 12,000,000 of people in this country who work at wages for a living, to the greater part of whom, owing to the ease with which money is earned in the circumstances in which we live, saving does not come natural, and to whom the Government, in the interest of better citizenship at least, should extend every encouragement to induce them to become savers.

There are two pre-requisites to the successful establishment of the conditions sought to be brought about by Government postal depositories. These are: first, convenient opportunity to deposit very small sums, and, second, a guaranty of ab-

solute security founded upon the faith and credit of the United States. Private enterprise seldom is willing to deal with the inconsiderable deposits of the working people and cannot offer security satisfactory to all people.

I purpose to show in what follows :

(A) That the operations of private savings banks, and of banks incorporated under State law, are not carried on under conditions calculated to invite or retain the confidence of small depositors.

(B) That such private and state banks are not situated geographically to meet the convenience of all the people.

(C) The obstacles which have heretofore obstructed the establishment of postal savings banks by the Government.

(D) The objection now probably to be urged against them, and why this objection ought not to have weight.

(E) The details of a plan which will overcome every obstacle, and which involves the intermediate agency of national banks, with a statement of the merits of this plan, and a conclusion showing that the national banks are convenient for the purpose, and will afford ample protection to the trust funds to be received in postal savings depositories.

A. PRIVATE SAVINGS BANKS AND THE SUPERVISION THERE-
OF, BY OPERATION OF STATE LAW.

From the best information obtainable I ascertain that in the following named states there appears to exist no law whatever in respect of private banks, to wit: Alabama, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Indiana, Indian Territory, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Montana, Nevada, New Jersey, New Mexico, New York, North Dakota, Ohio, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Vermont, Washington, West Virginia and Wyoming; that is

to say, any individual or firm may undertake the business of private banking in any of these states or territories, without any legal restriction whatsoever, and without the slightest State supervision or control. In California, Florida, Kansas, Mississippi, Missouri, Nebraska, North Carolina, Oklahoma and South Dakota, private banking appears to be regulated, in a measure at least, by the laws governing incorporated banking association. Private banks in Illinois are not required to report their condition to the Auditor of Public Accounts, as in the case of incorporated institutions, but they are restricted by law to a certain extent in the character of business they are permitted to transact; and similar restrictions exist in Iowa. In Maine limited partnerships for the purpose of carrying on the business of banking are prohibited. In Massachusetts, banks other than national and savings and loan and trust companies seem to be governed by the State Banking Law. In New Hampshire, associations and partnerships for the purpose of loaning and dealing in money, etc., must make returns to public officers the same as incorporated banks, and the funds employed in such business are treated as capital stock, the owners thereof being liable for the debts and obligations of the firm. The state of Rhode Island does not recognize by law the existence of private banks. In Utah, the officer or agent of a bank who overdraws his account is guilty of a misdemeanor. The State Treasurer of Wisconsin publishes semi-annually reports of the condition of every incorporated and private bank in the state. It is stated in a digest of the Laws of Wisconsin that private banking is permitted without State control or interference, apart from the usual civil and criminal liabilities and remedies, except the name of the person or firm must be displayed. In the states of Colorado, Delaware, Kentucky, Maryland, Missouri, Montana, New Mexico, Ohio and Wisconsin reports of condition are required

to be published at least once annually and filed with the public officer charged by law with their custody, but no examination is provided for of banks and banking institutions incorporated under State authority. In Florida, New Jersey, Rhode Island and Virginia examinations are permitted under certain circumstances. An act recently passed by the Legislature of Pennsylvania in regard to mutual savings banks provides also for examination by the trustees. West Virginia seems to have a law providing for reports of condition and examination, but it does not appear to be enforced in either respect. In the states of Alabama, Arizona, Arkansas, District of Columbia, Idaho, Indian Territory, Louisiana, Nevada, Oklahoma, South Carolina, Tennessee, Texas, Alaska neither reports of condition or examination are required by any State law. All other states supervise, to a certain extent, banks incorporated under State authority.

✓ The Comptroller of the Currency reports that, according to information obtained by him from a commercial agency, there were 117 banks, brokers, trust companies and savings banks that failed during the year ended June 30, 1891, having liabilities of over \$38,000,000 and assets of \$20,000,000. During three years prior to January 1st, 1879, the failures of State savings banks and private bankers in twenty-three states numbered 210, with losses amounting to over \$32,000,000, and the losses incident to three or four failures of private banking firms prior to 1879 were equal to the total losses which had, up to that time, occurred under the national system. The losses in the same three years in Ohio and Illinois alone, through the failure of State, savings and private banks and bankers, aggregated over \$8,000,000. In eight years before 1879 the losses to creditors through the failure of savings banks in the cities of New York and Brooklyn were nearly \$4,500,000.

B. THE GEOGRAPHICAL LOCATION OF PRIVATE AND SAVINGS BANKS.

The Comptroller of the Currency in his last Report states that especial interest attaches to the operations and conditions of savings banks, the repositories of the accumulations of the wage-earners, in view of the extent of the obligations of these institutions, and particularly as their deposits represent nearly 90 per cent. of their entire liabilities. He has received reports of condition from 1,011 savings banks and savings institutions; of 647 non-capitalized institutions classed as "Mutual," all but 11 are located in New England and the Middle States, while of those with capital but 28 are to be found in that section, the remaining 336 being in the Southern and Western States and Territories. Of the 11 mutual savings banks not located in the New England and Middle States one is in the District of Columbia, four are in Ohio, five in Indiana, and one in Wisconsin. Of the 336 stock savings banks not located in the New England or Middle States, 294 are in the Western States and Territories, and only 42 in the Southern States, so that the Southern section of our country is provided with no mutual savings banks whatever, and with only 42 out of 364 stock savings banks.

It is also worthy of note that it was ascertained by the visits of county-seat postmasters last year, that in the New England States the average distance from the post-office to the nearest savings bank was ten miles; in the Middle States, 25 miles; in the Southern States, 33 miles; in the Western States, 26 miles; and in the Pacific Slope States, 52 miles. It may fairly be assumed that the post-office in the great majority of cases is the "centre" of a community.

The following Table, abstracted from the Comptroller's report, shows the number of savings banks in each State, the

amount of the savings deposits, the number of depositors, and the average deposits.

LOCATION MUTUAL SAVINGS BANKS.	NUMBER OF BANKS.	DEPOSITS.	DEPOSITORS.	AVERAGE DEPOSITS.
1. Maine.....	54	\$47,781,166	140,521	\$340.02
2. New Hampshire.....	73	69,531,024	166,264	418.19
3. Vermont.....	20	16,269,265	55,477	293.26
4. Massachusetts.....	179	353,592,937	1,083,817	326.24
5. Rhode Island.....	38	63,719,491	131,652	483.99
6. Connecticut.....	86	116,406,675	305,863	380.58
7. New York.....	134	574,689,972	1,477,819	388.86
8. New Jersey.....	26	32,462,603	125,073	259.55
9. Pennsylvania.....	13	59,810,529	228,454	261.80
10. Delaware.....	2	3,602,469	16,752	215.05
11. Maryland.....	20	38,045,752	132,285	287.60
12. District of Columbia.....	1	703,266	10,231	68.73
13. West Virginia.....	1	175,541	4,898	35.84
14. Ohio.....	4	21,915,189	53,812	407.26
15. Indiana.....	5	3,552,099	14,884	238.65
16. Wisconsin.....	1	94,687	726	130.42
Total.....	647	1,402,392,665	3,948,528	355.15

In the other 34 states and territories there appear to be no mutual savings banks.

LOCATION STOCK SAVINGS BANKS.	NUMBER OF BANKS.	DEPOSITS.	DEPOSITORS.	AVERAGE DEPOSITS.
1. Vermont.....	14	\$5,351,038	17,225	\$310.65
2. Pennsylvania.....	6	2,340,364	7,858	297.83
3. Maryland.....	8	870,845	2,719	320.28
4. West Virginia.....	1	199,899	4,966	40.01
5. North Carolina.....	4	264,348	5,834	45.31
6. South Carolina.....	11	3,286,153	17,494	187.84
7. Georgia.....	6	477,487	2,533	188.50
8. Florida.....	4	181,630	1,078	168.49
9. Alabama.....	4	65,816	1,770	37.18
10. Louisiana.....	1	1,420,798	4,366	325.42
11. Texas.....	2	364,183	4,309	89.16
12. Tennessee.....	9	1,445,894	11,103	129.44
13. Ohio.....	14	9,342,897	25,073	372.62
14. Illinois.....	21	16,362,302	61,103	267.78
15. Michigan.....	82	29,887,761	150,326	198.82
16. Iowa.....	83	30,821,495	57,146	364.35
17. Minnesota.....	11	7,688,677	30,391	252.99
18. Nebraska.....	17	3,508,751	26,896	130.45
19. California.....	45	114,164,323	136,497	836.39
20. New Mexico.....	2	165,426	1,062	155.76
21. Utah.....	9	1,682,040	7,964	210.41
22. Washington.....	10	834,815	6,850	121.87
Total.....	364	220,747,084	584,680	377.54
Grand Total.....	1,011	1,623,079,749	4,533,217	358.04

In the other 28 states and territories there appear to be no stock savings banks.

C. PREVIOUS OBSTACLES IN THE WAY OF POSTAL SAVINGS BANKS.

In the reports above referred to I showed at some length why there seemed to be in past years an almost insuperable obstacle in the way of establishing postal savings institutions in the United States. This, briefly stated, was the circumstance that deposits in this country would probably amount to as much as \$500,000,000. That there must be found for this vast sum of money some certain, prospective use, so that it might be made to earn a small rate of interest and pay the expenses of the system; that the natural disposal of this money would be to invest it in Government bonds, and that the Government bonds were rapidly disappearing. That it had been a serious matter to contemplate receiving so enormous an amount from depositors, with the prospect of an early extinguishment of the National Debt, and the consequent lack of interest-bearing securities, guaranteed by the Government, in which to invest the deposits.

D. THE PRESENT PROBABLE OBJECTION.

I venture to say that perhaps the sturdiest objection to the proposal for postal savings depositories would be that of private institutions of a like character. The claim has been advanced, and doubtless will again be advanced, that the Government banks would antagonize them and drive them from business. There are the best evidences to prove, and the most cogent arguments to show why no such results would follow. In the first place, the Government could not and would not pay so high a rate of interest as private banks, which would alone tend to keep in private banks all the deposits they now have, and would prevent interference with their business. Moreover, the deposits being limited to \$800 or \$500, depositors would naturally withdraw at the end of

the year and seek investment yielding higher interest, so that the postal depositories would be feeders for private enterprise. In the second place, it is the uniform experience of foreign countries that Government savings banks have not operated to the prejudice of private concerns.

Let me present a few statements, in brief, from letters which I have received.

The Swedish Post Office Department says, January 20th, 1892, in reply to the inquiry, "Has the Swedish Postal Savings Bank in its beginning, or since, met with any opposition from private savings banks?" "As far as known, no opposition has been manifested at any time."

The Hungarian Post Office Department makes this statement, February 10th, 1892:

The private savings banks can never see a competitor in the postal savings banks because their organization is different, and because they serve a different class of people. The postal savings banks have not exercised an injurious influence on the development of private savings banks, which is shown by the circumstance that since the establishment of postal savings banks the deposits in the private savings banks have not decreased, but increased very considerably, as has also the number of private savings banks. Thus, *e.g.*, thirty new private savings banks have been established during 1886 to 1888, and quite a number in 1890.

The following statement, dated January 14th, 1892, was received from the Italian Postal Administration:

There has never been any serious opposition to the establishment of the Postal Savings Bank. In the beginning some apprehension was felt that the Postal Savings Bank might injure the private institutions of similar character, but this apprehension soon vanished, as it soon became apparent that each of the two kinds of institutions had its own circle of customers and did not interfere with each other. At present there are not a few localities where postal savings banks are in operation and flourish side by side with private savings banks. Special mention should here be made of the old, firmly established savings banks of Lombardi, which has its central office at Milan, and many branch offices throughout the entire kingdom.

From the Director-General of Posts of Belgium, January 9th, 1892:

As far as I know, the Postal Savings Bank has never met with any opposition from private banks and similar institutions.

From the Director-General of Posts of the Netherlands, January 7th, 1892:

When the Postal Savings Bank Service was inaugurated, it met with no opposition whatever upon the part of the banks.

From the Post Office Department of Austria, January 23d, 1892:

No opposition to the Postal Savings Bank has ever been manifested by the private savings banks in Austria."

From the Director-General of Posts, France, January 11th, 1892:

Far from interfering with the private savings banks which existed prior to this date, this law contains a number of new provisions by which these banks have profited. Under the Empire, according to the legislation then in force, the private savings banks could not receive more than 300 francs from one person per week, and the account of one depositor could not exceed 1,000 francs, the only exception being made in case of mutual benefit societies, which could deposit amounts up to 8,000 francs. Minors and married women could, as a measure of toleration, open a bank account through the intervention of their teacher, their legal representative or their husband; but they had no right to draw money without such intervention.

The law of April 9th, 1881, raised the maximum of deposits to 2,000 francs, paid in one or several instalments; it gave to minors and married women the right to make deposits and draw money, without the intervention of their teacher, their legal representative, or the husband, except in cases where these persons raised objections. Minors cannot, however, draw money without the intervention of the persons representing them until the completion of their sixteenth year.

The law of April 9th, 1881, contains, by way of safe-guard, a clause in virtue of which decrees issued by the Council of State may, in cases of *force majeure*, and especially during political or economical crises, authorize the savings banks not to pay out more than 50 francs to one person per two weeks.

All these provisions apply not only to the Postal Savings Bank, but also to the private savings banks.

On the other hand, the Postal Savings Bank has not been established with the view to compete with the private banks, but for the purpose to give savings banks to localities where they did not exist, and where probably they would never have been established by private effort. Even communes where there is no post office, and therefore no agency of the Savings Bank, are visited at least once a day by the rural letter carriers, who can serve as intermediaries between the post offices and the depositors, for making deposits. It may, therefore, be said that there is not a commune, and not a hamlet in France where savings cannot be collected.

The Postal Savings Bank and the private savings banks do not exactly serve the same class of customers. The first mentioned offers especial advantages to economical persons who move about a good deal and who, therefore, appreciate the facility of making a deposit in one post office and drawing it in some other office; the second, by reason of the higher rate of interest paid by them, are more advantageous to persons who always reside in one and the same place where they make their deposits and draw their money.

The Postal Savings Bank only pays an interest of 3 per cent. to depositors, whilst the private savings banks, whose relations with the Treasury, represented by the 'Caisse des dépôts et consignations,' have not been changed by the law of April 9th, 1881, pay an interest of 3 fr. 50 cts., and even 3 fr. 75 cts., for 100 fr.

These reasons explain why the Postal Savings Bank has not met with any opposition on the part of the private savings banks, whose depositors have not decreased in number since January 1st, 1892, and whose operations are constantly increasing.

As regards the private banks which receive funds in account-current, they have nothing to fear from the Postal Savings Bank, which receives deposits from 1 fr. upward, and even deposits less than 1 fr. in the shape of 5 and 10 centimes postage stamps, which the depositor pastes upon a card and which are accepted when their value has reached 1 fr. The operations of the Postal Savings Bank relate principally to small amounts; and experience has shown that the Postal Savings Bank does not in the least interfere with the development of the private banks which receive larger deposits. The vast majority of the depositors in the postal savings banks consists of minors, laborers, clerks, etc., whilst the private banks have their depositors among persons of greater means.

E. THE PLAN PROPOSED THROUGH THE AGENCY OF THE
NATIONAL BANKS.

The plan proposed is outlined in bills which have been introduced in the United States Senate by Senators Sawyer and Mitchell, respectively. This plan contemplates that the Postmaster General shall furnish adhesive stamps of the denominations 5 and 10 cents and \$1, to be affixed to postal savings cards, to be received as deposits of money. The latter bill provides for the issue of interest-bearing certificates of deposit, bearing interest at the rate of $\frac{1}{2}$ cent a day on the \$100, and for the disposal of the deposits by loaning them to national banks within the state where postal savings deposits have been made. It stipulates that if the certificates representing deposits shall not be presented for payment within two years, the funds they represent may be invested in non-forfeitable State bonds or the bonds of municipalities within the state.

The bill introduced by Senator Sawyer varies from the other in the following particulars. It provides that the certificates of deposit shall not bear interest on the moneys received ; that the funds shall be invested in interest-bearing bonds of the Government and of the several states and territories, or bonds of the several counties, townships, school districts, municipalities which shall have been guaranteed by the Government of the United States, up to a limit of 10 per cent. of the assessed value of all taxable property within the state, county, township, etc., and finally it provides for the distribution of the earnings arising from the investments in such bonds, to wit : 5 per cent. for the expenses of the business ; 20 per cent. as reserved funds and 75 per cent. as dividends to depositors. It might be urged that the loan of savings deposits to the national banks would not be productive of the greatest security or indeed of adequate security. I

think it can be shown that a criticism of this kind would be unfounded.

We have no argument to make one way or the other in regard to the national banks. The comptroller in his report, page 7, says: "That during the past year, when the failures of national banks were numerous, nothing has been developed which indicates that the confidence in national banks on the part of the general public which is the outgrowth of an experience of 29 years has been ill-founded.

"It is not remarkable that during the past twelve months, while the country was suffering from a monetary stringency which has seriously affected the entire commercial world, we should have witnessed the failure of 25 banks out of a total of 3,694." "That the law under which these associations operated is absolutely perfect no one well informed will claim, but that it has afforded greater security to its depositors and creditors than any other system is indisputable" (*Idem*, page 7). Only $3\frac{1}{2}$ per cent. of the national banking institutions have become insolvent during a period of 29 years. One hundred and two of these have settled with claimants on a basis of nearly 75 per cent.; 62 of them are still unsettled, with considerable assets. The total losses to creditors of national banks during the existence of the system have averaged only about a little more than \$500,000 per annum, and the annual average loss to creditors for the whole period has been only about 1-20 of 1 per cent. of the liabilities. As above stated, the losses of three or four private banks, prior to 1879, equalled the total losses under the national system, and the total loss in the states of Ohio and Illinois alone in three years was greater than the total loss to creditors by all the national bank failures which have occurred. When it is added that it is proposed to make deposits of postal savings funds in national banks a preferred

claim upon the assets of the banks, the character of the security to be afforded cannot be doubted.

There are those who claim that the national banking system will be re-organized. If such should be the case, the savings system could readily accomodate itself to a new order of things, and there need be no delay on this account in inaugurating the plan of postal depositories.

JOHN WANAMAKER.

SOME NEW PHASES OF THE TRAMP PROBLEM.*

I WISH in this paper to speak of two matters which have come out in connection with my study of the tramp question. The first concerns our physical health, the second our political health, and both are of importance to our material and social welfare.

Not long ago I addressed a letter to professors in four of our more prominent medical colleges, calling attention to certain statistics gathered, at my instance, concerning the prevalence of syphilis and itch among tramps and casual lodgers in fourteen cities. Of the 1,209 tramps and casual lodgers examined in these cities, 9.8 per cent. admitted having at some time in their lives had syphilis and 5.1 per cent. itch. I quoted also statistics of the Workhouse Hospital, Manchester, 1890-1, showing that of 1,111 tramps admitted, 8.5 per cent. were found to be at the time suffering from syphilis and 9 per cent. from itch. With these statistics and a short statement as to the habits of these tramps, sleeping in lodging-houses, police-stations, farmhouses and using articles afterwards touched by others, I sent a list of questions the character of which appears in the answers from which I make extracts:

The first is from R. W. Taylor, M.D., professor of venereal diseases in the College of Physicians and Surgeons, New York. I was referred to him by John G. Curtis, M.D., professor of physiology in the same institution:

DEAR SIR: Having been surgeon to Charity Hospital, Blackwell's Island, for eighteen years, I have had hundreds of these nomads under my care. They keep out on their journeys while the weather is at all fine, and as winter comes on they apply for admission to the hospital. I think you are under the mark in assuming a

* This paper is an abstract of an address delivered by Prof. John J. McCook before the Hartford (Ct.) Board of Trade. The address was printed in full in the *Hartford Times* and is printed here with Prof. McCook's permission.

percentage of 9.8 per cent of these 'revolvers,' as we call them, who are infected with some loathsome disease, which is a menace to those with whom they come in contact. I think a larger number certainly are diseased. I have no doubt that the widespread existence of itch in this country—it was a rare disease here twenty years ago—is largely due to the tramps. As to their spreading syphilis here can be no doubt and I am sure gonorrhea is spread broadcast by these wretches. * * * Disease and suffering of severe and loathsome nature follow in their wake. Much could be done by legal enactment to check this extension of disease. Take our own city. In the hospital they are treated while they stay; but we cannot prevent them from leaving. If we could by force detain them until they are cured we would do much toward lessening the number of cases.

The next answer is from Prof. J. Williams White, M.D., of the University of Pennsylvania, chief of the venereal out-patient department of the University Hospital, surgeon to the Philadelphia Hospital, demonstrator of surgery and lecturer on operative surgery in the University, etc. He says:

1. I have known of many instances where syphilis has been contracted by innocent persons through infected articles. * * * I have some such patients under my care at the present time.
2. The disease may always be hereditary in its earlier shapes.
3. Syphilis is increasing in frequency of late years. Statistics of all civilized countries show this clearly.

The third letter was forwarded to me by my brother, the Rev. Dr. H. C. McCook of Philadelphia, who personally interested himself in securing attention to my letters by physicians there. It is from W. W. Keen, M.D., professor of surgery in Jefferson Medical College. He was good enough to have an investigation expressly made for me in the surgical out-patient department of Jefferson Medical College Hospital. He writes:

Of the last 1,000 cases, 301 had some form of venereal disease. . . . I should say from a large experience that at least one-third of all tramps and casual lodgers had suffered from syphilis. Of course these are not accurate figures, but they are approximately what I believe accurate statistics would show. As a matter of fact while it is possible to contract the disease from water-closets, drinking-vessels, towels, etc., yet I believe these are very rare. There have been several papers published lately in relation to its contraction in these unusual methods. I certainly believe that such cases should be detained in hospital. The period of detention should be

until entire recovery from the itch and, in syphilis during any outbreak of primary or secondary character. I have known of a number of instances where the disease has been contracted by extra genital methods and especially of a number of cases in which doctors have been infected (in the practise of their profession), and several suicides as a result of such infection. The disease when contracted in this way differs in no respect as to heredity or otherwise, from what it is when not so contracted. It is not always painful, but it certainly is always loathsome and dangerous. I do not think that syphilis and itch have been increasing of late years. The former is certainly not now altogether an incurable disease. At the same time so many innocent children and often women suffer from it that I have for many years believed that it should be regulated by legal inspection. The research has been made by Dr. Vansant, surgical registrar of the out-patient department.

The fourth reply was from Prof. J. C. White, M.D., of the the Harvard Medical College.

He thinks itch "has certainly increased within twenty years." Of the other disease he has known "numerous cases, including professional infection (extra genital)." "When thus contracted it is transmissible by inheritance." The disease is "rarely painful, often disfiguring and always dangerous." And it is "far more a menace to public health than leprosy in this country." He closes by saying: "We passed a Massachusetts statute permitting detention of syphilitic inmates of public institutions, one year ago."

These gentlemen differ somewhat as to the time required for effecting a cure beyond danger of communicating infection. But they agree in commending either detention or inspection—at all events some kind of restraint of the diseased, for the protection of the public.

These testimonies might suffice; but I add others. First, Dr. C. I. Fisher, late superintendent of the State Almshouse at Tewksbury, Mass.:

"My point of observation," he writes in a paper sent me by him, "has been among the low-grade criminal classes for four years and a half at the Deer Island Institutions, and for nearly seven years at the State Almshouse. It is my fortune to-day to be caring for men and women in the latter place, whom I began to care for more than nineteen years ago in the former place. Then they were active sneak-thieves, drunkards and prostitutes; now they are the (mis-called) worthy poor for whom the majority of good citizens think we cannot do enough." "During the year ending March, 1890," he

says, "there were admitted to the hospital 1,058 men. Of these, 551, or more than 52 per cent., were syphilitics." And he adds, "next to intemperance I hold that syphilis is the most important factor in the development and perpetuation of the dependent classes. It is ever present as a factor of depression, weakening the will, lessening the vigor and lowering the sense of responsibility."

In the discussion that followed the reading of Dr. Fisher's paper, Professor White, above quoted, Drs. Durgin, Wigglesworth and Knapp, lecturers in Harvard, and all of them vouched for by a Hartford physician (Dr. C. E. Taft) as men of eminence in their profession, took part; and all agreed with the essayist as to the formidable character of the disease, its increase, the necessity of warning the public, of special hospitals, of segregation. And out of their agreement came the approval of a resolution which, within twelve months, brought about the adoption of a statute by the Massachusetts Legislature which authorizes the detention, in public, charitable and penal institutions, of persons afflicted with "certain malignant diseases." This was in June, 1891, and in July of the same year Dr. Fisher writes me, "We have already retained persons at this institution under this new law."

Twenty years before, much the same end had been accomplished in England by a more general statute. Concerning the effect of its enforcement, I have the following from George Rooke, Esq., of the Guardians of the Poor, Manchester, England:

Your letter closes with an inquiry concerning syphilis. We have had in our city an interesting experience in regard to females thus diseased. Twenty years since we had never fewer than forty or fifty of these miserable creatures. Five years ago not five cases remained, and the special wards for them have now been closed for several years, never, we hope, to be re-opened. The causes of this happy result may be classed as follows:

1. Detention until cured.
2. A matron assisted by benevolent ladies and institutions for reclaiming the depraved.
3. Advanced medical treatment.
4. Removal of bad houses by a more strict police supervision.

5. I would fain trust and believe some real improvement in the morals of the community.

No one supposes that the more formidable of these diseases is confined to the pauper and the vagrant and the criminal. It is everywhere, and is everywhere the "pestilence that walketh in darkness." The time may easily come when physicians will be required to report every case of it, wherever occurring, to the Board of Health, precisely as they now report small-pox. There is really nothing to be said against the abstract justice and humanity of that course, though its practical difficulties are obvious and serious. Meanwhile we might do well, perhaps, to make a beginning at the only point at present practicable—with the wards of the public. There is not lacking opportunity. In two years there were thirty-nine cases of the disease among the male inmates of the Hartford Hospital. Admission is refused to females—seventeen were at the expense of the town. This is not far from three per cent. of all males treated there at public cost. They require a special room and careful separation from other patients, *i. e.*, they are more expensive than the average, though the town pays no more, I believe. The percentage is relatively small, because some of the least desirable cases are sent to the almshouse. The town doctors also attend some in private.

Up to this point this paper has been read to James Campbell, M.D., professor of obstetrics, etc., in Yale Medical School, and chairman of the Hartford Board of Health, to H. G. Howe, M.D., of the Executive Committee of the Hartford Hospital, and to N. Mayer, M.D., a practitioner of wide experience in this class of diseases. They have all been good enough to say that they think the case correctly presented—rather under than over the truth. They are unanimously of the opinion that both diseases have been increasing of late; that venereal disease is far more a menace to the public health than leprosy,

and that penal and charitable institutions ought to have power to detain the diseased until the danger of infection is past. The first two gentlemen have given their views in writing, and I regret that there is not time to transcribe them here at length as they so well deserve.

The second matter that I have to submit is, if possible, more important and less savory than the first. Forty-six and three tenths of 1,349 tramps and casual lodgers questioned last December stated that they had voted, and mentioned the places where their last ballot had been cast. These were in general far removed from the spot where the questioners found them—one in Worcester had voted in California within the year—but about one-sixth of them had voted last in the State where they were questioned. Of these latter my attention was drawn with special interest to some of the Hartford cases. No. 1 has a trade; is in good health; generally sleeps at the police station; an American; no religion. Has been convicted of crime and of drunkenness. He votes in Hartford. No. 2 is a laborer; last worked at anything "a long time ago"; "doesn't know when he is going to work again"; health "good," "but has had syphilis"; has been in the almshouse; generally sleeps "anywhere"; secures his food by begging; is intemperate and has been convicted of drunkenness. He is 29 years old. He, too, votes in Hartford. No. 3 is a laborer; health good; doesn't know where his wife is; sleeps where he can; drinks; has been convicted of drunkenness; no religion. He also votes in Hartford. No. 4. Health good; age 27; drinks; been convicted of theft, and of assault, also of drunkenness; was in the almshouse last year; the officer remarks, "He gets drunk frequently." He, too, votes in Hartford. From November 1, 1882, to January 19, 1891, an average of 137 persons were convicted before the Police Court twice or oftener; 49 three times or oftener; 15 four times or oftener.

Since each conviction represents an average of 3.9 arrests, these 137 were under arrest about 8 times apiece; the 49 about 12 times; the 15 about 16 times. In one year (1890-1) there were 94 of them who spent on the average 161 days in jail. Table XII. of the report of the special committee of the town, 1891, will show you that the greater number of these persons tend to continue before the Police Court and in jail year after year until accident or death removes them from our midst, The police gave me the record of one of them, a mere youth, for last year. He was seven times arraigned and six times convicted within the twelve months. The offenses were: Breach of peace, twice; drunkenness, once; vagabondage, twice; theft, twice; total time in jail, about 360 days. It was taken for granted that he would be drunk, and the court convicted him on the more weighty crimes. He has a brother who is his rival in drunkenness, though last year he escaped jail. *Now all of these persons of the male sex, for aught I know to the contrary, vote in Hartford.* And what kind of voters are they apt to be? Men who pass nearly half their time in jail, and never draw a sober breath when they can help it, would hardly have much intelligence or conscience to go by; but such as it is, would they use it? Or would they sell themselves readily to the highest bidder?

Sell themselves, without doubt, we should reply, provided votes are ever bought and sold! But are votes ever bought and sold?

I know that in fourteen Connecticut towns—towns in two different counties and with a population within twenty-eight of the average of the towns of the entire State of Connecticut, outside of the four largest cities—the average percentage of usual voters was not less than 16.1, and I am convinced the 12 per cent. (or 20,000 out of 166,000 voters) would be a conservative estimate for the entire State, and 10 per cent. (or

17,000) a very safe one. Not all who are purchasable are either drunkards, or reprobates. There seems no reason to doubt that in some sections the venal element is of pure Connecticut stock, though of that stoop-shouldered, shambling, seedy, shiftless stratum which seems to be the outcome of constant intermarriage for generations, together with addiction to hard cider, or worse, and with a life cast under circumstances which make but small appeal to either enterprise or ambition.

But of one thing there can be no doubt—the “hoodlum” element—the class that are frequently and habitually intoxicated, and who are intimately acquainted with the interior of jails, are, in a great majority of instances, venal. Here is one case: A single family furnished four habitual drunkards and one common prostitute, of whom four had been surely in jail—the fifth not—apparently because destitute of sufficient vigor to become other than quietly drunk. The four males were all known to be on the list of one of the two town committees, and believed to be on the other, as “dishonest.” In fact these people are uniformly on the list of both committees. They are bought by either, as necessity or opportunity may require, or as money may be available. Both parties dispense with them when they may, trick them when they can, buy them when they must, despise them always.

What now is to be done about this?

Nothing ought to blind us to the fact that many of these people have no proper right to vote in a country which depends so immediately upon the general intelligence and decency of the individual elector, and in a State which specifically insists upon a good, moral character as a qualification for suffrage.

I can think of but one way—through the clause in the Constitution of the State which provides disqualification for “any offence for which an infamous punishment is inflicted.” It is

generally conceded that incarceration in the State Prison is "an infamous punishment." Is there any other? Has the clause ever been interpreted by statute or judicial decision?

This question was put to the Hon. Dwight W. Pardee, LL. D., ex-judge, and to the Hon. Elisha Carpenter, LL. D., judge of the Supreme Court of the State of Connecticut. Neither could remember any such statute or decision. Judge Carpenter writes to me, under date of April 28, 1892.

In addition to enumerated offences may be added treason, murder, manslaughter, assault with intent to murder, arson, rape, attempt at rape, etc., all of which clearly receive an infamous punishment and unquestionably disfranchise the convict. So of all theft,—whether grand larceny or petty larceny, and including horse stealing—they are included in the word 'theft' in the Constitution. To the above list should be added adultery, but possibly there may be a question about that. I have often queried whether tramps who have been sent to State Prison are disfranchised. A literal interpretation of the Constitution would seem to disfranchise them, for State Prison is certainly an infamous punishment. The offenses which you name, which occupy so much of the time of our Police Court, and which incarcerate the offenders for so much of their time, however often repeated and however degrading in their consequences, do not, as I understand it, work a forfeiture of the right of suffrage. It is an interesting question whether the Legislature, by inflicting an infamous punishment for misdemeanors, can disfranchise voters. That would seem to be the intention of the Constitution, but I will not hazard an opinion. The subject is one that intimately concerns the public welfare and I am glad the attention of the public is to be called to it.

So far as precedent may throw light upon the question of the Legislature's power, it may be stated that the Legislature of one State has, to my knowledge, within the last three years, made petit larceny a disqualifying crime—expanding thus the blanket clause in its constitution, "or other infamous crime." The trial justices forward biennially a certified list of all convictions to the county supervisor of registration. This is accepted as *prima facie* evidence, and the names are immediately erased from the list. This is certainly not too much crime, or too much ceremony! But at least it points the way for us.

And, so far as logic is concerned, there would seem to be no good reason why, for what may be a single slip in an otherwise honorable career, one man should be disfranchised while another may wallow in the very mire of all disgraceful and besotting crime, passing the greater part of his time behind bars; and because the offence is technically called "misdemeanor" instead of "felony," and the place of confinement "jail" instead of "prison," he should go on voting and selling his vote until he is hustled into an untimely and dishonored grave.

It is very silly to waste money upon shifty and unscientific methods of caring for the poor. It is barbarous to allow physical disease to spread when we might check it. But we could afford both extravagances and yet live, and even prosper as a nation, a great while longer, I believe, than we can if we allow the balance of political power to repose permanently in the hands of the degraded and unhappy beings who now hold it.

Here, again, you who make public opinion are all-powerful.

JOHN J. MCCOOK.

DAY NURSERIES.

THE late Charles L. Brace, discussing the dangerous classes of New York, calls attention to the fact that one of the prime factors in the destruction of pagan society was "the existence of large classes of unfortunate beings whom no social moral movement ever reached—the slaves, gladiators, barbarians, strangers and outcast children."

In the year of our Lord 1891, these classes have ceased to exist as objects of neglect and as a menace to society, except the children, whose condition, as Mr. Brace justly observes, while greatly improved, still calls for grave consideration. And the welfare of the state demands that this consideration should not be confined to the "outcast" alone; it should reach the child, who, though not homeless, is likely to become, and does become, because of the conditions surrounding its home, as dangerous socially as the outcast.

Unlike the ancient pagan, we invite the "stranger" and "barbarian" to the midst of us, offering to them as rights our dearly-bought, and, theoretically, highly-prized privileges. And they respond to the invitation, coming in hordes, consisting in these latter days largely of the class which took refuge with David at the cave of Adullam. Some of them have written their names in blood in Chicago; and we are told, take their children to hear the theory propounded that no man's property is his own, and that death is the penalty for possession.

They swarm into our cities; crowd the tenements in the vilest and poorest quarters, and find, from the excess of their own numbers, work difficult to be secured, provisions not so cheap and rent and fuel dear. They find that all must labor, men, women and children alike. Under the conditions in which they are obliged to live, inhabiting dark, damp, small

and ill-ventilated rooms, where no sanitary regulations are enforced, and where all are ignorant of the necessity of such regulations, sickness and death reduce their income while increasing their expenses.

With the problem of how to increase their income, they find involved in it that of caring for their families—a problem for which a solution was sought under the Roman Empire, when Pliny the lawyer founded an asylum for children whose fathers were unable to provide for them. Up to that time it had been the custom for not only poor parents, but the rich who were not willing to be troubled with the care of their children, to have them carried at night out to the market place, where the slave dealers, the purveyors of prostitutes, the beggars who maimed the children the better to ply their trade, and the witches who killed them for charms, came and took them away. This practice was so common that many of the writers and teachers of that era considered it as a matter of course, neither condemning nor commenting upon it.

But to the credit of human instinct, uninstructed by the teachings of Christianity, it is to be noted that not all the writers and philosophers thus tacitly approved of this condition of affairs; as the action of Pliny already recorded witnesses. The increase of this wholesale destruction of children was recognized as so affecting the well-being of the state, that the Emperor Trajan founded a home for destitute and abandoned children, capable of accommodating five thousand, and endowing it with a large property in perpetuity. This, with one institution for destitute girls founded by Antonius Pius and Marcus Aurelius, and one for poor children by Alexander Severus, are all that history mentions, that do not owe their existence especially to Christian enterprise.

But a religion having for its fundamental doctrine the redemption of the world through a "Little Child" could hardly

pass over such a condition of affairs without making an effort to prevent it. By degrees pressure was brought to bear, here a little, there a little, constantly, steadily, on opinions, on customs, on laws; and as the power of the Church grew, the practice of child exposure gradually assumed less awful proportions, and the life of the child acquired a value hitherto unknown.

In the sixth century an Asylum was founded at Treves, for the shelter and care of children, and later on at Milan. Brother Guy, a monk at Montpelier, founded in the seventh century a society, which spread over Europe, to protect and educate destitute children. These are the recorded efforts in this direction; but, as in these days, many more things are done than are recorded, and if recorded, than are generally known, many more things must have escaped record in those days; and it is fair to infer by parity of reasoning that other efforts for children were made having this end in view. At least one would like to give not only the early Christians, but the pagans, the benefit of the doubt.

Many hundred years later a man whose whole soul was imbued with that love for humanity which cannot rest without accomplishing something to alleviate the ills and uplift the souls of men, began a new work for the children. He had already accomplished much in founding the Order of the Sisters of Charity for the care of the sick. He was called by the king on a certain occasion to Paris, and there his attention was arrested by the fact that his countrymen, his coreligionists, were following the practices of heathen Rome, in setting their little children out in the market place, where they were left, not to await such fate as in those earlier days, but to wait for the police to gather them up and send them to La Conche, a suburb of Paris, where dwelt one, who for a small compensation was supposed to care for them. But it was only delayed

cruelty. These children were indeed saved from being eaten by the dogs; but that was all. This philanthropist found the very worst practices of the baby farm carried on. The children were neglected, starved and drugged, and the inhumanity was carried to such an extent that the right of baptism was not administered to the little creatures before death. We can imagine how that splendid worker, gifted with a high order of imagination and so warm a heart, must have felt when he looked upon these little ones and heard these tales. We can judge how his Christian fervor, his humanitarian impulses, his sense of religious and social economy must all have been shocked; and what a thrill of indignant pity he must have experienced at the hardness of heart of these worse than brutish parents, who, under the shadow of the church wherein "The Child" was the centre of worship and the object of their adoration, could leave their own helpless little children to whatever fate might befall them in the open market place. St. Vincent de Paul, however, was not a man to lament their condition and leave them to their fate. While learning the harrowing details of the evils wrought on these unprotected little ones, whose only offense was that of having been born, he already saw the way to save. The Sisters of Charity, who so efficiently and tenderly cared for the sick, would no less efficiently and tenderly care for these deserted little ones. The Crèche was then founded, forming a permanent shelter; and from that time this dreadful blot on the page of civilization and humanity was removed.

In time women came to have a steadily-increasing part in earning the means of livelihood. But when the mother, setting forth to her day's work, must leave behind a family of little ones, some provision needed to be made to insure their safety from harm, self-inflicted or otherwise. In some parts of Europe there were the maternal schools, where children

from three upwards were kept and taught for a small sum, but for those under that age there was no such provision. In some countries there was no care of this kind for the children, either large or small, and the mother must hire some old crone, too decrepit to toil for herself, to watch that no harm befell the little ones, and that they were fed. But this custom was not always successful in its results, as such care-takers were apt to be by reason of their infirmities unfitted to prevent harm to or to properly care for the young, or they were impatient or neglectful, or, still worse, even intemperate and not only neglected but abused the children. The alternatives were either to lock them in all day or let them run at large at the imminent risk of life and limb.

This need was so clearly recognized by the philanthropic student of humanity in Paris that the outcome of much and careful discussion on the subject was the formation in 1845 of the *Crèche* Association which has established forty-eight *Crèches* distributed according to need in each *arrondissement*, and partly supported by the city government from which a certain amount is yearly received. The special object of these *Crèches* is the care of the children during the day only; not to furnish permanent shelter. It has been felt by those most deeply interested in the matter that where it was not for the good of the family, and therefore for the State, to hold the members together, the best plan is to place the children in permanent homes at the expense of the State, thus putting upon the State the expense and responsibility naturally belonging to the parents, and relieving them of the burden of educating as well as maintaining their offspring.

The need of which we now speak, and met by the *Crèches* in Paris, was not that children should be taken completely from the parents, kept in food and clothing, and educated, while the parents needed only to provide for themselves,

but it was that there should be some temporary shelter during the working hours, for which the parents should pay, as they were able, in order that the feeling that they were providing for their children might be fostered in them, even though it was, in the nature of things, impossible for them to provide adequately. While it is not wise charity to relieve these parents entirely of burdens voluntarily assumed, yet for the sake of humanity and of social economy they should be met halfway and helped so that they might not be crushed and the family utterly destroyed. The idea took deep hold on Paris, and the Crèche is as prominent there as are our public schools in this city. Nor is this institution confined to France. It spread through the German states, Italy and Russia, and, as a matter of course, into England.

In the latter country little is known concerning the nurseries in existence prior to the passage of the compulsory school law. The enforcement of this law led to the arrest of a woman in London charged with keeping her boy of ten at home. In her own defence she stated that she was obliged to work out for her living and the support of a numerous family, and that the boy was needed to care for the other children during her absence, there being no other arrangement which she could make. The magistrate commented severely upon this statement, which, if a fact, and he did not doubt it, showed the establishment of nurseries to be a necessary outcome of the law.

The London Charity Organization Society took the matter in hand and instituted an inquiry as to the number, condition and accommodation of such nurseries as were then existing. The report made showed that there were about twenty of all sorts and conditions, only one of which came up to an efficient working standard. While in all cases a shelter was furnished, little attention was paid to dietary or sanitary matters. This

discussion and report gave an impetus to the nursery movement in the United Kingdom, and the numbers and efficiency of nurseries were greatly increased.

Yet the need must still be greater by far than the supply, for General Booth, in "Darkest England," writes: "He is a wise man who knows that in social reform the place is that occupied by the children. . . . Children's Crèches or children's day homes should be established in the centre of every poor population where, for a small charge, babies and young children can be taken care of in the day while the mothers are at work, instead of being left to the dangers of the thoroughfare, or the almost greater perils of being burned to death in their own miserable homes. By this plan we shall not only be able to benefit the poor children, if in no other direction than that of soap and water and a little wholesome food, but to exercise some humanizing influences upon the mothers themselves."

The foregoing shows that whatever may have been done in London in that direction, there still exists a pressing need of more of the same.

Within the past twenty years, this movement has been steadily growing in America, and with good results. Outside New York City, the most notable institution of the kind is the Fitch Crèche in Buffalo, owing its origin to a member of the Buffalo Charity Organization Society, and most complete and perfect in its equipment.

In New York City, what is now the Nursery and Child's Hospital was the pioneer in this country in this work. It is, however, a permanent home, and a hospital, as its name indicates. Grace Church followed, thirteen years ago, with a well-equipped and well-managed Nursery. It is now located in Grace Parish House on Fourth Avenue where the children have all needed care and comfort. Following this, the Wil-

son Mission and the City Mission (Woman's Branch) opened nurseries. The latter has three thriving, well-patronized and well-equipped nurseries, of which The Virginia, occupying a building specially erected and adapted to its purpose, is considered the banner nursery. Besides these, there are several attached to the various churches; and the King's Daughters have also taken the matter in hand.

It should be understood that the class of women who take their children to the nurseries are mostly cigar-makers, car-cleaners, laundresses, those who go out to days' work, and, occasionally, seamstresses. Besides, there comes sometimes a father whose wife is ill, and who is not able to pay much for the care of his children, and dares not leave them at home. Anyone who knows of the rearing of children, of the long hours of work and consequent fatigue, can imagine that there is much left to be desired in the education of their children.

In the first place, many of these mothers and fathers are themselves the children of mothers who were obliged to supplement or entirely to supply the family income. As children they, with brothers and sisters, ran wild, the oldest perhaps caring for the youngest, the rest caring for themselves, skurrying like rats in and out of the halls, through the alleys and into the streets; absorbing the vileness of their environment, with its oaths, blows, drunkenness, and often immoral sights and words. If they were to look back in their lives they could tell you of a brother or playmate gone to the House of Refuge or the Protectory, of another in the Reformatory in Elmira, of still another in Sing Sing or Auburn; of a sister or friend once bright and witty, and perhaps pretty, now painted, coarse and brazen, a frequenter of picnics and music halls. And if this life threatens to be repeated in the persons of their own family, how are they to prevent it? The family must be housed

and fed and clothed; and mothers must often, from one cause or another, be the bread winners.

Send the children to school? Yes, when there are schools enough to accommodate them, and this is not always the case. But even when there are schools enough to hold them and they are not detained by the care of smaller children, there are the hours before and after school; time enough to acquire enough evil to blast a life. The working woman must be at her work by seven and cannot leave until six. Think what it must be to her to know that during all that time of enforced absence, she will at the day's end find all her children safely housed and well cared for.

How many of these mothers, before they brought the children to the nursery, were on the verge of placing them in some permanent institution, but were deterred by the sickening pang of parting with them and the dread of breaking up the home. To some, the material comforts offered the children in the shape of certain food, shelter, clothes, immunity from accident, care when they are sick, and schooling, all without effort on the part of the parent, other than that made to secure admission, has power enough to overbalance motherly love and independence. We are thankful to record, however, that this is not the case with the mother who brings her little one to the nursery.

The general plan of management of all Nurseries is about the same, varying only in detail, regularity as to diet and hours of sleep, and the kindergarten work. In all, the rules of the Board of Health regarding contagious diseases are enforced.

In making the tour of the Nurseries, the writer recalled a remark made by Mr. Brace. He says: "Those who have much to do with . . . plans of human improvement soon see how superficial and comparatively useless all assistance or organization is which does not touch the habits of life and the inner forces which form character."

Particularly was this borne in upon the mind at the Sunny Side Day Nursery, where the management is based upon the idea of as thorough physical and moral development as circumstances will permit, and which is carried out in the most exquisite perfection of detail. The managers do not stop at the point of giving shelter and food. They reach down further. Practically they say: "Here is our opportunity for influencing to an incalculable degree these future workers, voters, fathers and mothers." They consider how the parents of these children have been handicapped by negations, bound hand and foot by what they did not know, and could not have. They have seen enough to know that it is not sufficient to be brave or patient, or to possess the many single qualities which may make a person successful in life. They know that to assure moral and material success, genius or brilliancy is not so much needed as training. There are those, of course, who have had inherent stubbornness or fixity of purpose to select a certain line and follow it, training themselves—and they have succeeded in life. There are others in whom that fixity of purpose could be developed and the State thus enriched by the labor of so many more able and successful workers.

It is in this that the Sunny Side Nursery does its best work. It trains these children. From the bath in the morning to the play room; thence to the meals; thence to the kindergarten, the kitchen-garden, the sewing class—in each department the children are thoroughly trained with an orderly regularity, a steadiness of purpose, and a care which produce natural results, though they strike the casual observer as wonderful. In the matter of personal cleanliness alone, the lessons persistently carried out will in time transfer these children from the class of the careless and the unwashed into that of self-respecting citizens. Few of the mothers have taken the time properly to attend to this matter. They have come

home from an exhausting day's work to find rooms waiting to be put in order, and sewing to be done; all of which keeps them up late. They snatch a few hours of sleep, rise before light, prepare a hasty meal, and, if the children have not slept in their clothes all night, hastily bundle them up in some wraps, and away to the Nursery. As a rule, the children themselves grow accustomed to this care and attention to their bodies, and have a feeling that they have suffered a deprivation when from any cause it is omitted. The difference in their physical condition and temper when this care is omitted is too noticeable to escape attention. In cases where the parents have been accustomed to giving to the children tea, coffee, beer and liquor, the bathing and rubbing restores tone to the irritated and supersensitive nerves, while the plain, simple and well-cooked food, with abundance of milk, performs the same office for the stomach.

Every one who understands kindergartening, knows how it trains little eyes to see, little fingers to do, and little tongues to tell what they do. And the plays! What an unfailing source of amusement the kindergarten plays are, and what a power they are in crowding out and replacing in the children's minds the noisy and often immoral games learned at home, games of stealing, being arrested, quarreling, and so on through the category of tenement-house experiences.

It is taken into consideration that these children must of necessity be wage-earners, and that it is well to familiarize them with the idea of how work should properly be done. To this end the kitchen-garden and sewing class are established. In the kitchen-garden they are taught making fires, preparing vegetables, setting and waiting on table, attending the door, the care of bed rooms and of china. In the sewing class they are taught the plainest elements of needlework. These two classes are attended by the "after school" and

Saturday children who, having gone to school from the Nursery, gladly come to the Nursery during the hours when they would otherwise be in the street.

In building up these children for the State, the fact is not lost sight of that this is a work not only of building but of repairs. Diphtheria, scarlet fever and measles leave dreadful legacies behind to those who have the best of care. How must it be with those who have but little care, or sometimes none at all? Many of the children have trouble with the eyes and ears from sheer want of cleanliness; but oftentimes this condition is the result of the diseases mentioned, and in either case care is needed. At the Sunny Side there is a neat little hospital, fitted up with the instruments required by the specialist who attends to these cases, and under the supervision of a nurse specially qualified for this work. The improved condition of the children who have been a short time under this treatment speaks for itself.

There are no words to tell of the lessons in obedience, promptness, order, respectfulness and reverence taught, nor of the constant watchfulness and care needed to inculcate neat habits and to eradicate others, nor yet how manliness in the boys, gentleness in the girls, kindness, consideration, truthfulness and orderliness are cultivated. These, being the fruit of time, will only show when time has perfected them.

E. CARLYLE.

PROVIDENT LOAN COMPANY.

IN the REVIEW for March, Mr. Alfred Bishop Mason suggested, as one of the "things to do," the formation of a corporation to lend money, at reasonable rates, upon pledges of personal property, with a view to correcting the evils now attached to the pawn brokerage business, and thereby improving the condition of the poor. In compliance with this suggestion, a special committee was appointed by the Charity Organization Society of New York, to which this matter was referred. This committee has presented an important report to the Executive Committee, which has, in the following form, received its approval.

It is recommended that the Central Council be asked to appoint a committee from its own members (or partly from its members and partly from without) to have the duty of procuring the organization—under general or special law as may be found most expedient—of a corporation to be known as the Provident Loan Company, of which the charter or the articles of association shall contain the following provisions:

(1) The capital stock of said corporation shall be \$100,000, to be divided into shares of \$100 each, and to be paid at such times and in such manner as the Board of Directors shall decide, and no certificate of shares shall be issued until the par value of such shares shall actually have been paid in cash.¹ No transfer of stock shall be made without the consent of the Board of Directors previously obtained.²

(2) No dividends shall be declared or paid by said corporation in stock or securities or in anything but cash, and no dividend above 6 (six) per cent. per annum shall be declared or paid.³

(3) Out of the net earnings of said corporation in any year, over and above six per centum of its paid-in stock, the directors may create a reserve fund to be used in the business of

¹ The Company need not start with its full capital paid up, but may begin upon a modest basis and grow to the necessities it finds existing, gradually proving by experiment its own usefulness and efficiency.

² This provision is copied from the regulations of several large business organizations, and is intended to prevent the control of the institution from falling into the hands of undesirable persons.

³ The purpose of these provisions is to keep the institution within charitable lines and to remove as far as possible the temptation for its capture by selfish persons for the sake of its accumulations and earnings.

said corporation. Should the reserve fund accumulate above the estimated needs of the company, the directors shall either reduce the rates of interest so as to prevent such accumulation, or else distribute the surplus to such public or private philanthropic corporations or associations or undertakings as they may designate from time to time.⁴

(4) Said corporation is not to borrow money on its notes or debentures, or on bonds and mortgages, in excess of the amount of its capital paid in.

(5) The government of said corporation shall be in a Board of nine Directors, chosen conformably to law, in such manner as the original subscribers to the stock may by vote determine.⁵ The first Board of Directors shall be divided by lot into three classes, the terms of office of which shall be respectively one, two and three years; and thereafter at each annual meeting one-third of the number shall be chosen or elected in like manner for the term of three years.

To increase the usefulness of the company to benevolent organizations, it is proposed that, as far as feasible, preference shall be given to loans for borrowers approved by the Charity Organization Society, the Association for Improving the Condition of the Poor, and such kindred charitable associations as the Board of Directors may select.

On the basis herein outlined, and in the light of the experience of similar institutions in other cities, this committee believes that the Provident Loan Company can be made a successful and useful addition to the benevolent agencies of New York.

⁴ This provision not only supplements the foregoing, but gives the undertaking an additional element of benevolence, thus working for the ultimate benefit of the needy, both in its routine operations and in its financial results.

⁵ This provision is founded upon the Committee's belief that the Charity Organization Society cannot well inaugurate the enterprise and recommend it to those furnishing its capital and then leave it to take the chances of diversion from its original purpose and of disappointment to its founders. The Committee considers it necessary that the Society should not assume moral responsibility for the success of the project without maintaining some sort of supervision or control.

NOTES AND COMMENTS.

Dr. A. G. Warner, Superintendent of Charities of the District of Columbia, has been offered the chair of political economy in the Leland Stanford Jr. University.

Prof. J. G. Schurman, whose able address on the "Development of Organized Charity" at the annual meeting of the New York C. O. S., will be remembered by many of our readers, has been chosen President of Cornell University to fill the vacancy caused by the resignation of Dr. Chas. Kendall Adams.

Prof. John J. McCook, of Hartford, Conn., who has contributed a paper on "Tramps" to this number of the REVIEW, will publish soon, in book form, a series of lectures on the tramp, which he has been giving before the Board of Trade in Hartford. Professor McCook has given much time to the study of this subject and speaks with authority.

The paper on "Postal Savings Depositories" which the Hon. John Wanamaker sent the editor, in manuscript for the REVIEW, has since been printed with added matter, in pamphlet form, as a Senate Document and can doubtless be had upon application at the office of the Postmaster General.

The Chicago, Burlington and Quincy R. R. has been selected as the official route from Chicago to Denver for delegates in attendance upon the National Conference of Charities and Correction to be held at Denver, June 23-July 3. For full particulars address any of the agents (see advt. in this number), or Alexander Johnson, care of W. W. King, 211 Clark St., Chicago.

This is the last number of Volume I. of the CHARITIES REVIEW. It will be discontinued during the summer months, as originally planned, but will appear again in November. An announcement for next year will be sent to all our readers during the summer or early autumn.

THE CHARITY ORGANIZATION OF THE CITY OF NEW YORK.

The regular monthly meeting of the Council was held on May 10. The following is a summary of the most important items in the minutes of the meeting :

FINANCIAL.

The treasurer's report showed that contributions received amounted to \$1,796.37, with a legacy of \$1,000 from Adam W. Spies.

GENERAL MATTERS.

The following resolution was adopted after discussion:

Resolved, Subject to the approval of the Central Council to recommend to each District Committee to secure as regular attendants at its committee meetings for the purpose of mutual conference upon the treatment of cases, and if in the opinion of such committee, likely to become harmonious and useful members of the committee, as members of such committee, an active representation of as many as are practicable of the relief agencies, including the churches, of its district.

REGISTRATION BUREAU.

Requests for information received.....	136
Reports sent out	315

DISTRICT WORK.

New cases, April.....	318
Visits by agents and assistant agents.....	1,675
Calls at offices for consultation.....	564

Statistics, April.

THE DISTRICT COMMITTEES' REPORT.

Cases received and recorded.....	318	Times temporary work has been secured.....	114
Placed in Hospitals, Asylums, etc.....	22	Frauds exposed or suppressed.....	6
Placed in charge of Churches or Societies.....	29	Investigations for Hospitals, Churches, etc.....	176
Procured relief for.....	179	Friendly Visitors on Duty	48
Secured permanent work for.....	15		

Street Beggars.

The special officers to assist or suppress street beggars have dealt with 50 cases,

CLASSIFIED AS FOLLOWS:

23 House-to-house beggars.
2 Specially investigated.
25 Side-walk beggars.

RESIDING:

27 In cheap lodging-houses.
14 In their own homes.
5 In station-houses.
2 Gave false addresses.

THEIR PHYSICAL CONDITION:

43 (or 89 per cent.) able-bodied.
3 Sick and Aged.
2 Crippled, but able to help support themselves.

INVESTIGATION SHOWED:

20 Shiftless and idle.
28 Dissolute and vicious.

RESULTS:—23 were warned to cease begging; 25 committed; aggregate number of months, 55.

REPORT OF THE DEPOSITS OF THE PENNY PROVIDENT FUND.

MAY 1, 1892.

STATIONS.	DEPOSITORS.	AMOUNT.
1st District, 150 Nassau st.....	17	11.70
4th " 29 East 9th st.....	70	38.06
6th " 1473 Broadway.....	7	6.51
7th " 214 East 43d st.....	284	45.11
10th " 105 W. 127th st.....	30	30.30
St. George's, 207 East 16th st.....	395	271.43
Holy Trinity, 46 East 43d st.....	63	85.62
Judson Memorial, So. Washington Sq.....	135	130.20
Working Girls' Prog. Club, 229 E. 19th st.....	160	173.03
Girls' Endeavor Society, 59 Morton st.....	70	46.95
Trinity Parish, 211 Fulton st.....	30	12.62
Church of Reconciliation, 248 E. 31st st.....	105	156.02
Holy Cross Mission, Ave. C and 4th st.....	30	18.83
Gallie Mission, 340 East 23d st.....	700	91.89
United States Savings Bank, 1048 Third ave.....	3,647	1,501.53
St. Bartholomew's Parish House, 209 E. 42d st.....	838	406.24
Mrs. J. Fellowes Tapley, 69 W. 93d st.....	30	31.76
Cold Spring Harbor, N. Y.....	10	35.25
Mrs. Fred's Home, 40 East 112th st.....	10	10.00
Thread Needle Club, 79 Second ave.....	40	32.54
Enterprise Club, 136 East 12th st.....	35	34.02
Grace Parish, 132 East 14th st.....	288	472.49
Taylor's Restaurant (St. Denis Hotel).....	12	44.95
St. Chrysostom's Chapel, 7th ave. and 39th st.....	350	166.49
Grace Parish Benevolent Soc., 132 E. 14th.....	40	19.27
St. George's Girls' F'dly Soc., 207 E. 16th st.....	40	35.93
St. John's Chapel, 34 York st.....	150	190.00
The Steadfast Club, 125 E. 113th st.....	70	155.38
Good Will Club, 278 President st., Brooklyn.....	40	24.47
Endeavor Club, Red Hook Point, Brooklyn.....	10	4.60
Working Girls' Friendly Club, 159 E. 74th st.....	105	75.47
Riverdale Library Ass'n, Riverdale, N. Y.....	100	68.76
Unitarian Mission School, 14 Fourth ave.....	75	35.93
Church of Heavenly Rest, 314 East 46th st.....	275	401.43
All Souls' Unitarian Ch., 4th ave. and 30th st.....	10	4.28
Far and Near Club, 40 Gouverneur st.....	50	70.49
Rivington St. Station, 95 Rivington st.....	300	262.43
St. Michael's Church, 225 W. 99th st.....	160	140.85
Woman's Branch of N. Y. City Mission:		
Broome St. Station, 395 Broome st.....	96	143.49
Olivet Station, 63 Second st.....	118	72.46
DeWitt Mem. Station, 280 Rivington st.....	227	204.92
7th Pres. Ch., 138 Broome st.....	60	93.22
Second German Baptist Ch.,—W. 43d st.....	60	24.65
Brick Ch. Branch School, 228 W. 35th st.....	100	173.58
Middle Dutch Church, 14 Lafayette Pl.....	250	374.28
Working Girls' Soc. 38th St., 222 W. 38th st.....	160	123.15
Columbia Club, 245 West 55th st.....	50	48.33
Emmanuel Church, 307 E. 112th st.....	280	86.83
St. Augustine's Chapel, 105 E. Houston st.....	4,280	648.52
Industrial Soc., 78 Willow ave., Hoboken.....	80	72.23
East Side Chapel, 404 E. 15th st.....	150	184.11
1st Ref'd Epis. Ch., Madison ave. and 55th st.....	100	79.19
St. Ann's Parish Guild, 7 W. 18th st.....	15	10.00
Manhattan Work. Girls' Soc., 440 E. 57th st.....	25	36.22
The Ivy Club, 244 W. 26th st.....	115	94.56
Sunnyside Day Nursery, 51 Prospect pl.....	20	27.60
Messenger Boys' Reading Room, 330 4th av.....	15	7.31
Calvary Chapel, 220 E. 23d st.....	40	27.25
Emma Lazarus Club, 58 St. Mark's Pl.....	12	2.95
Sheltering Arms, 504 W. 129th st.....	72	99.45
Helping Hand Society, Allegheny, Pa.....	45	55.60
Pittsburg Newsboys' Home, Pittsb'g, Pa.....	50	75.00
Mariners' Temple, 1 Henry st.....	40	50.00
St. Mary's Girls' Friendly Soc'y, Clason and Willoughby aves., Brooklyn.....	35	24.78
Stern Bros., 32 West 23d st.....	100	295.17
St. Mary's, Lawrence st., Manhattanville.....	103	223.38
Ref. Ch. Mott Haven, 3d ave. and 146th st.....	25	17.19
St. Michael's Girls' Friendly Society, 160 N. 5th st., B'klyn.....	5	8.61
Miss M. E. Savel, 218 E. 46th st.....	25	13.84
St. Clement's School, Henderson, Ky.....	25	20.00
Bethlehem Mission, 196 Bleecker st.....	20	16.30
Trenton Work. Girls' Soc'y, 112 N. Montgomery st., Trenton, N. J.....	20	6.59
Mesa. Boys' Station, 113 Fulton st.....	5	2.98
Annex Club, 124 Roosevelt st.....	35	87.19
H. O'Neill & Co., 329 6th ave.....	211	150.30
Ch. of the Holy Communion, 824 6th ave.....	180	387.73
Grace Church, The Heights, Brooklyn.....	180	114.33
Church of the Merciful Saviour, Madison st., near 10th, Louis- ville, Ky.....	45	10.00

STATIONS.	DEPOSITORS.	AMOUNT.
Madison Mission, 200 Madison st.	8	1.00
Loyal Temperance Legion, Co. A., Florence, N. J.	60	66.51
The Folds, 92d st. and 8th ave.	40	27.09
United Workers and Woman's Exchange, 49 Pearl st., Hartford, Conn.	75	46.93
Young Women's Hebrew Ass'n, 206 E. B'way.	20	13.80
Greenwich, Conn.	157	92.94
Church of the Ascension, 5th ave. and 10th st.	300	187.68
Bethlehem Mutual Improvement Club, 196 Bleecker st.	30	47.63
West Side Savings Bank, 56 Sixth ave.	515	463.90
House of Prayer Mission, 13 State st., Newark, N. J.	150	191.69
St. Mark's Mission, 288 E. 10th st.	230	114.11
Boys' Club, 57 E. 91st st.	10	8.82
Church of Disciples of Christ, 323 W. 56th st.	150	173.80
Charles E. Davis, 79 Jefferson Market.	65	71.22
Good Will Club, Hartford, Conn.	160	34.75
St. Andrew's Girls' Friendly Society, 127th street and 5th ave.	20	28.98
Plymouth, 13 and 15 Hicks st., B'klyn.	657	920.14
Industrial School No. 10, 125 Lewis st.	200	102.44
St. Mark's Mission, Philadelphia, Pa.	20	40.50
Coffee-House, N. Y. Bible and Fruit Mission, 416 E. 26th st.	20	19.69
Lodging-House, N. Y. Bible and Fruit Mission, 416 E. 26th st.	10	10.00
Industrial School, No. 11, 52d st. and 2d ave.	140	44.06
Inwood, N. Y. City.	10	5.00
Neighborhood Guild, 147 Forsyth st.	200	88.44
Workingman's School, 109 W. 54th st.	85	31.01
Girls' Friendly Soc., Cold Spring, N. Y.	30	28.43
Hudson St. Station, 362-364 Hudson st.	900	329.97
Industrial School No. 1, 532 First ave.	56	16.95
Quogue, L. I.	25	20.00
Bethlehem Band, 196 Bleecker st.	25	67.94
West End Working Girls' Society, 159 W. 63d st.	50	67.12
Chapel of Zion and St. Timothy, 418 W. 41st st.	10	5.00
Prospect Hill Club, 113 E. 45th st.	20	15.36
Charity Organiz. Soc'y, Lockport, N. Y.	100	71.53
Chapel of the Messiah, 9th st. and Second ave.	15	8.51
Grace Church, Utica, N. Y.	120	86.63
The Playground, 11th ave. and 50th st.	200	21.39
Young People's Association, 1149 1st ave.	125	100.74
Sweet, Orr & Co., Newburgh, N. Y.	100	205.00
Simpson, Crawford & Simpson, 309 6th ave.	220	207.16
Anchor Club, Jersey City.	5	11.85
Greenwood Lake Mission, Greenwood Lake, N. Y.	25	5.96
Holy Trinity, Branch G. F. S., 46 E. 43d st.	10	2.00
Fanny Club, 335 E. 62d st.	38	52.06
Industrial School No. 6, 125 Allen st.	53	25.46
St. Mark's Mission, West Orange, N. J.	10	10.00
West 52d St. Ind. Club, 573 W. 52d st.		1.26
St. Peter's Church, State st., Brooklyn	50	73.80
Le Boutillier Bros., 14 E. 14th st.	95	21.76
St. Clement's Sewing School, 9 University Place.	70	29.48
Bedford St. Mission, 619 Alaska st., Phila.	60	17.00
Warburton Chapel Mission, Hartford, Conn.	40	25.00
St. John's Church, Bridgeport, Conn.	10	6.53
Church of the Messiah, Greene and Clermont aves., Brooklyn, N. Y.	105	80.66
White Guards (Boys' Club), Park Ave. Chapel, Brooklyn, N. Y.	53	44.12
DeWitt Chapel, 160 West 29th st.	125	151.20
Calvary M. E. Church, 129th st. and 7th ave.	10	4.50
St. Luke's Girls' Friendly Society, Utica, N. Y.	20	10.00
Calvary Baptist Branch, 68th st. and Western Boulevard.	101	109.59
The Boys' Club, 125 St. Mark's Pl.	100	70.65
Madison Sq. Ch. House, 490 Third ave.	15	11.00
Industrial School No. 2, 418 West 41st st.	85	33.25
Lenox Hill Club, 163 E. 70th st.	5	17.00
Free Reformed Sunday School, Grand St., Jersey City, N. J.	245	108.92
Boys' Club, Portland, Me.	42	44.00
Associated Charities, Wilmington, Del.	415	225.00
Riverside Association, 50 West End ave.	79	54.81
Emmanuel Sisterhood Mission School, 43d st and Fifth ave.	40	17.00
Good Will Chapel, 231 East 51st st.	28	61.38
Allen Memorial, 91 Rivington st.	166	48.46
Boys' Club, Lake Forest, Ill.	20	10.00
Afro-American Penny Savings Bank, Hampton, Va.	50	32.00
Boys' Mutual League, Washington ave., and 176th st.	20	15.00
Home Library No. 4, 38 Cherry st.	20	4.75
Dolphin Jute Mills, Paterson, N. J.	91	62.00
Hull-House, Chicago, Ill.	40	44.00
St. Paul's, Clinton St., Brooklyn	20	7.00
St. Faith's Club, 9 University Place.	5	2.50
First Pres. Ind. School, Saginaw, Mich.		15.00
C. O. S., Ithaca, N. Y.		25.00
Boys' Club, 430 Third Ave.		2.00
Far and Near Club, Rochester, N. Y.		5.00
Amount due depositors in closed stations.		112.99
160 Stations	23,785	\$18,124.05

